PROMOTER DURLAND IN HIS TRUE COLORS.

He Challenged the Herald to Make Further Investigation and He Gets More Than He Bargained For.

RECALLING A CELEBRATED CASE.

Some Inside Facts About the Directors and Beneficiaries of the Mutual Savings and Distribution Fund Association.

WHERE ALL THE MONEY GOES.

The "Security Investment and Loan Association," ostensibly of New Hampshire, but really of Boston, is struggling to obtain a foothold in New York. Its pretensions were exposed in the HERALD a few days ago.

The mali brought some more information about it yesterday. A New Yorker said he saw an advertisement by the company for an agent. "I applied," he adds, "and thinking everything was O. K. I got subscribers and would have turned my subscribers in had it not been for your bulletin board exposure. And, not wishing to mislead my pustomers, who have confidence in me, I went to the company and asked them what they could offer

Well, you can imagine the result-they did not want anything to do with men who wanted security. They only wanted to take the poor man's hard earnings and give him nothing in roturn. I am no

It is necessary, however, to return to J. H. Dur land's "Mutual Savings and Distribution Fund Association," at No. 177 Broadway, as more communications have been received in reference to

The HERALD has already taken up the prospectus and figures of the promoters, and has demonstrated from their own tables that their promises are impossible of performance and their own figures specious and misleading. The remarks of Banker Hambleton, of Baltimore, quoted in yesterday's Henald, are very pertinent to this "Mutual

Savings" concern. DUBLAND'S CHARACTERISTIC REPLY. The merits of Durland's association were discussed in the HERALD on a purely business basis. The promoter sent to the HERALD two letters which were abusive and mendacious. These "replica" necessitated a thorough investigation of the "pro-Their scheme had already been fairly analyzed. The letters of Durland were held over pending this investigation into personal character In the meantime Promoter Durland had the let-

ters, with some additional comments, printed, perhaps at the expense of the association, and distributed to his "bondholders" in pamphlet form. The first page of this circular contains this:— THE ATTACK MET.

OFFICE OF THE MUTLAL SAVINGS AND DESCRIBETION FUND ASSOCIATION, 177 AND 178 BROADWAY.

TO OUR BONDHOLDERS AND WHOM IT MAY CONCERN:—

The New York, Health issues of January 8, 9 and 10 inst. contained in each issue a fall column tree advertise-man secondaries which cortainly merits one public that the strike of the column tree advertise-man secondaries which cortainly merits one public that the strike has bruth has been so saidly mutilated by the Herato as to excite pity for the weste of so much valuable newspacer space. In response to their constants is sent the following communication to the Herato:—

Here are some of the choice expressions from the first letter:- "In your issue of this morning appears a most sensational and decidedly untruthul tirade against the Mutual Savings, &c. * * I am more than surprised to read in its columns an article composed in the main of senseless dribble and mischievous intent. * * 1 charge the writer of that article with wilful mishepersers-tation. (In black letters this is printed).

In his letter of January 10 he calls the Herald article an "unitruthful and scurrilous tirade," and

apon misolatof hone.

The next hooverest statement relative to us is that we have "no directors." We have a board of nine directors, and a problem and repute, all of them. We cannot have see by the law under which we are organized.

Then Durland denies that he has got up a lottery scheme, and discusses, in his characteristic style, the element of "chance" which he avers enters into every concern in his, and takes a turn at the

life insurance companies.

THAT "STATEMENT."

The "statement" he refers to above was a little card, scarcely as big as the hand, which contained a lump statement atterly valueless for purposes of investigation. Two lines ran — "Liabilities, nonenone—none." And yet right above that he says

a lump statement interly valueless for purposes of investigation. Two lines ran:—"Liabilities, nonemone—none." And yet right above that he says there are 4,156 "bonde" in force, the face value being \$3,573,00. He claims to have paid off 124 bondholders with \$37,641.76.

Who were the lucky ones in this lottery? We shall see by and by.

The Heralt quoted from one of his own circulars, which was headed "Special No. 2," in which Promoter Durland explained to his patrons why he could not give a detailed statement of the business:—"Because we are exponents of a new principle—or, perhaps more correctly speaking, of a new application of a demonstrated principle—and must be careful not to contribute in any degree to a failing short of its attaining an average result." The meaning of that is plain enough—it needs no comment.

The vice president is R. A. Babbage, the offices of ry and treasurer are combined in R. H. who is a surveyor in the Broadway Fire in-

Taylor, who is a surveyor in the Broadway Fire insurance Company.

OBSCURE DIRECTORS.

The Herald quoted a member of the association
who said there were no directors. Unlike almost
all other institutions of the kind Durland's does
not print the names of the directors on its "literature." Last week I asked Messrs. Taylor and
Babbage to give me the names of the directors,
after consultation with Babbago, Taylor did. I
then asked him to append the addresses, and here
is the list:—

the list:—

J. H. Durland, No. 42 West Ninety seventh street.

A. Babbare, No. 175 West Eighty drat street.
Harrison Johnson, Philadelphia, Lucas Building, core
of Juniper and Chestum.

M. W. Elliet, Newark, N. J.; Clinton Building.

S. G. Swett, Beston, No. 9 Fremont street.

In Taylor, of New York. (No address.)

J. Irwin Murras, northwest corner of Forty-eighth
rect and Sixth avenus.

H. H. Taylor, No. 42 West Ninety-seventh street.

H. U. Magargai, Philadelphia.

H. U. Magargal, Philadelphia.

Durland says above:—"We have a Board of nine
Directors, men of probity and repute all of them."
They may be men of probity, but of repute decidedly not. And yet they are going to have the
command of hundreds of thousands of dollars belenging to other people. A HERALD reporter found
that G. W. Elliot went from Baltimore to Newark
hast Soptember, and that in the latter city his remeansfulfilt was not known. The books of the ast Spitember, and that in the latter buy an ac-ponsibility was not known. The books of the association show that Ellot is one of Durand's agents, and as such I am Informed has received commissions, money, for bringing in new mem-

Harrison Johnson is its principal agent or man-ager for the State of Pennsylvania. An association statement runnished to me shows that up to Decem-ber 31, 1890, he received \$1,000, presumably as co...

ions.
Irwin Murray has been for years a clerk in
tims book store in Sixth avenue.
Taylor seemed to be doubtful about the
ling of the name of "H. G. Magargal." Herandousters could find no such person in Philadel-

ished their examination at the close of last week. I discovered the reason why Durland would not let a reporter read through the book, and the reason will be given later on.

I also saked to see the names of those persons who had had bonds redeemed. Babbage informed me that it could not be done, as the State officials were there. On Monday last I called again and Durland reluctantly handed me a partial list of forty-line persons. He said he did not think it fair to publish the names of all, as many had scruples. I told him the HERALD did not want them necessarily for publication.

Among those whose bonds have been redeemed are the following:—J. H. Durland, president; R. H. Taylor, secretary and treasurer; Mrs. C. M. Taylor, wife of the secretary and treasurer; R. A. Babbage, vice president; H. M. Babbage (wife?), G. W. Elliot, director and agent; Harrison Johnson, director and agent; Elizabeth Johnson (wife?), S. G. Swett, director; Mrs. J. T. Cox, of New York city; Elizabeth Johnson, E. A. Johnson, Clara L. Totten, both of New York city; Jennie Brower, of Paterson, N. J.

President Durland acknowledged to me that the officers were not under bonds.

THE ACCOUNTS.

One day while the insurance officers were there I called to make further inquiries, and was given a bond statement and the following disbursements from September 31, 1889, to December 31, 1890:—

Incidentals.

\$750.13

Postage and telegrams.
Printing and stationery.
Commissions and "royality". tt niture and fixtures 1. Durland (president) H. Tavior (secretary and treasurer). A. Babbago (vice president) G. Sohoemaker. G. Schoemaker.
Johnson (director and agent).
B. Hennett & Co.
L. Burk.
A. Emerick
E. Smith
orge Tompkina

How the money goes.

I asked what these latter hames represented and was told "commissions," and yet we have at the beginning the item "commissions and royality" (that was the spelling), \$1,540-27.

A few days before that Babbage objected to the Herald's table crediting the \$15 initiation fee to the "expense" fund. He said the whole of the \$15 went to the agent. If that be true then the Durlard association is more liberal than those others the Hinald has exposed.

On the 9th a letter was addressed to the editor of the Hirald has exposed.

On the 9th a letter was addressed to the editor of the Hirald has exposed.

The latter was addressed to the bedien the dominance of "E. A. Johnson." This name figures above as that of a member who has had a bond redeemed. The letter was in the Durland style and began:

In your issue of the 7th I find a report on the manage.

bond redeemed. The letter was in the Durland style and began:

In your issue of the 7th I find a report on the management of the Mutual Savings, &c. Your sapiest correspondent of the Mutual Savings, &c. Your sapiest correspondent ovidently knew nothing about the subject Seemingly be does not. I am convinced that the whole story resize not on "information," but on "belief" only. He was, no doubt, biting the tail given him by some building loan association and has ere this received the "invercept for sharp shocking. The article was a surprise to me, as I had personally the article was a surprise to me, as I had personally the article was a surprise to me, as I had personally not be a supprised to me, as I had personally the article was a surprise to me, as I had personally the article was a surprise to me, as I had personally the article was a surprise to me, as I had personally indicated the surprise was a surprise to me, as I had personally indicated the surprise was a surprise to me, as I had personally indicated the surprise was a surprise to me, as I had personally indicated the surprise was a surprise of the surprise was a surprise of the surprise was a surprise of the surprise was a surprise who are the surprise of a man whose life has been spent, not in organizing 'wildeat' banking institutions, but in giving to our commonwealth clear and forcible suggestions of great value. If the people want living beenedis, why should they not have them! And who is more likely to lead them cerrectly than the president of this saviciation, who is the author of the system which is known and commended by mon of Inlusinese and prominence throughout the suiter land!

A man at the antipodes will soon be able to send his wife in London the sound of a kiss by telephone.

A man at the antipedes will soon be able to send his wife in London the sound of a kiss by telephone.

THE DISCOVENT.

The writer evidently believed that Durland was a saint. After some trouble I located "E. A. Johnson" in a fist up town, Who should walk into the partor but Mrs. Lydia C. Cocks.

"Did you write that letter?" I asked.

"No," she said, recognizing me as the Herald reporter who had reported one of her suits-at-law soven years ago. "One of my daughters wrote it."

"And where is Mr. Johnson!"

"Oh! he is dead." she replied with a laugh, "and she is a widow."

If the reader will go back he will note the name "Mrs. J. T. Cox" as one having had a bond reredeemed, also "E. A. Johnson," also Clara L. Totten. They are both her daughters.

The records of the Court of Common Pleas and of the Superior Court show that Lydia C. Cocks, seven years ago, brought suit against Mr. Cassius H. Read, then part proprietor of the Hoffman House, for \$50,000 damages for the loss of her daughter's sorvices, Clara L. Totten; that Clara brought suit against Mr. Read for \$100,000 damages for breach of promise and betrayal, and that J. H. Durland figured all through the trial as the family mentor and as the putative failier of one of Mrs. Cox's children. Durland being married at the time to mnother woman, a lady of refinement and virtue. It was also shown that Durland and Mrs. Cocks had been engaged in this "benefit" business before.

Counsellor Christopher Fine, of No. 165 Broad-

Counsellor Christopher Fine, of No. 165 Broadway, conducted Mr. Read's defence, and the defence charged Mrs. Cocks and family with blackmail and immorality. Mrs. Cocks brought suit against Mr. Fine for his cross-examination. That suit and her suit against Mr. Read were dismissed. Clara obtained a verdict of \$15,000, but Lawyer Fine carried the case to the lighest court, and on June 3, 1889, the judgment was reversed on the evidence.

June 3, 1889, the judgment was reversed on the chadence.

And so Mr. Cocks, alias "E. A. Johnson," had "personally investigated the principle and the character of the men, especially the president and suthor of the plan, before purchasing their bonds," ely And Durland's life "has been spent in giving to our commonwealth clear and forcible suggestions of great value," el?

Well, he is now spending snother portion of his life separated from his estimable wife, who has supported him fer years, and is living in the newly sequired home, recently luxuriously furnished, of Mr. and Mrs. R. H. Taylor.

Latest secrets wrested from nature by science. In the way of fighting disease. illustrated in the SUNDAY HERALD.

KEENAN LEADS THE TWELFTH.

Democrats who have contended fiercely against each other for the last ten years met to patch all differences in the Twelfth Assembly district last night.

There was no struggle. Keenau was chosen boss of the district. After the election of the Committee on Organization, with Keenen as chairman, Coroner Daniel Hanly, Keenan's old rival, made a

Coroner Daviel Hanly, Keenan's old rival, made a speech of congratulation.

The Committee on Organization elected to conduct the fortunes of the district include the following names:—"Ex-Counties"—Patrick Keenan, Judge Newburger, Alderman Tait, Moses Dinkelspiel, Thomas Maguire, Aaron Hanover, Emanuel M. Frieud, Benjamin Hofman, Victor Heimberger, Thomas J. Dunn, John Guy and Patrick O'Connor. Old Tammany members—Daniel Hanly, County Clerk Gugerich, ex-Coroner Wolfman, Moses Well, John A. Wiede, John H. Rogan, George Mundorf, S. D. Rosenthal, John H. Donobue, Thomas Bowe, Thomas J. Doran, Timothy Sullivan and Patrick McCue.

SENATE FIRST, PRESIDENT NEXT.

At the meeting of the Tammany organization of the Thirteenth Assembly district last night John Sheehan was continued the district leader for le ensuing year.

A resolution was passed enlogizing the Senate and Assembly for the honor conferred upon Governor Hill in sending him to the United States

HARMONY IN THE EIGHTH.

The Tammany organization of the Eighth Assembly district last night elected Albert Elterich chairman in place of the late Ex-Alderman George Hall. No leader of the district was chosen, that action being deferred until the Committee of Twenty-rour decide upon the most available representative.

RESPITE FOR "BANKER" HORNER.

Judge Brown, in the United States District Court, decided yesterday that "Banker" E. H. Horner should be taken to Springfield. Ill., to stand trial for sending foreign lottery lists through the mails.

Lawyers Alfred Taylor and Rerman Aaron applied to Judge Lacombe for a writ of naheas corpus, which was donied. But a stay until February dwas granted. On that date the question of a stay pending a decision on appeal by the Supreme Court of the United States will be argued.

The statute against lotteries, it is contended, is no constitutional.

MRS. BURKE-ROCHE MUST PAY.

It will require more litigation and further judicial consideration before Mrs. Frances Burke-Roche, the daughter of Frank Work, can hope to

J. Irwin Murray has been for years a cirrl in Senkins' book store in Sixth avenue.

Mr. Taylor seemed to be doubtful about the spelling of the name of "H. C. Magargal." Brandly reporters could find no such person in Philadelphia.

"L. Taylor." I am informed, is a relative of Secretary and Treasurer R. H. Taylor, and the first name is Lyman. He cannot be found in the directories.

Vice President Babbags is an unknown quantity, and so siso is S. G. Sweet, of Boston.

ATRAID TO SHOW THE BOOK.

I repeatedly asked to see the minute book of the "directors" meetings, but Durland refused to show it. He said the officers of the State Banking Department had seen it. That department turned over the examination of the company to the Insurance Objections.

A KOCH SANITARIUM TO BE ESTABLISHED

There Is a Large Quantity of Lymph Available and There Is More on the Way from Berlin.

WILLIAM DEGAN'S EXPERIENCE.

He Was the First American Patient Treated in Berlin and He Declares He Has No Faith Whatever in the New Care.

The supply of lymph in the city has became so plentiful recently that not only have all the large hospitals been able to secure enough of the fluid to carry on investigations, but various physicians are contemplating the establishment of a great sanitarium in which tubercular patients will be treated.

Local physicians have faith enough in the curative effects of the lymph to invest their money in a scheme which will make its administration more effectual than it has yet been. As an outcome of this sentiment Drs. George F. Shrady, H. P. Loomis and E. C. Wendt intend next week to open s sanitarium up town for the treatment of tubercular cases, either of the surgical or medical classes. It is the intention of the physicians in charge of the sanitarium to charge only for attendance and for such expenses as ordinarily occur. The sanitarium will be conducted on exactly same principles as those which govern public hospitals. There will be accommodations for about thirty patients. No one will be admitted except upon the recommendation of their physician.

The three physicians named are well supplied with lymph. Dr. Shrady received two bottles of five grammes each last Wednesday and was assured that more was on its way. The messenger who brought this supply from Ewald was Dr. William A. Taltaval, who has been in attendance upon William Degan, the first American consumptive patient sent to Berlin. He was sent by Mr. W. J. Arkell to receive treatment from Koch.

Degan returned on Wednesday on the steamship Maasdam, and this morning he will re-enter St. Francis' Hospital, on East Fifth street, for a continuation of the lymph treatment under the care of Dr. Shrady. I saw Degan yesterday, and he expresses himself as feeling exceedingly bad, notwithstanding the care which was given him in Berlin. In speaking of his experiences there as a "I was admitted to the Florentine Hospital, My

first dose of lymph was one millegramme. "They told me at the outset that my case was a bad one, but they promised me to do everything they could to cure me. Koch was too busy to attend, personally, to any patients, so that I received

they could to cure me. Koch was too busy to attend, personally, to any patients, so that I received the care of Ewald, Koch's chief assistant. After the first injection they gave me varying doses of two and three miliegrammes every day, the whole period of mr. Services and the continued at the care of Ewald, Koch's chief assistant. After the first injection they gave me varying doses of two and three miliegrammes every day, the whole period of mr. Services and the continued at the continued at the continued at the continued at St. Francis' Hospitals every the continued at St. Francis' Hospitals would be most encouraging.

The other case was of incipient phthisis.

The patients at the New York Cancer Hospital who are under treatment was continued at St. Francis' Hospitals who are under treatment with lymph atill show reactions, and at the continued at St. Francis' Hospitals who are under treatment with lymph will contend the treatment was continued at St. Francis' Hospitals who are under treatment with lymph still show reactions, and at the continued at St. Francis' Hospitals who are under treatment with lymph still show reactions, and at the continued at St. Francis' Hospitals will be incovabled in the house staff Dr. Shrady will open an institute for the physician. Patients will open an institute for the physician of these open southing physician. Patients will be incovabled in the order of the radius physician. Patients will be incovabled in the order of the radius physician. Patients at the New York Cancer Hospitals will be provided for those who desire them. House physician of the continued at St. St. Patients' Hospitals will be provided for those who desire them. House physician of the continued at St. St. Patients' Hospitals will be provided for those who desire them. House physician of the continued at St. St. Patients' Hospitals will be provided for those who desire them. House physician of the continued as the patients will be provided for those who desire them. House physician of the continued so the

BACTERIOLOGISTS ORGANIZE.

At the first meeting of the recently incorporated New York Bacteriological Society held at the Pasteur institute on West Tenth street yesterday, the following gentlemen were unanimously elected of-ficers: -Dr. Faul Gibier, president; E. August Neresheimer, treasurer; W. T. Stemmler, secretary.

BLACKBALLED LONG AGO. STILL TALK PREVAILS ABOUT DR. H. SEWARD

WEBB'S REJECTION BY THE UNION CLUB, Just at the close of the Newport season of 1889 Dr. H. Seward Webb, son-in-law of the late William H. Vanderbilt, received a shock from which, so history goes, he did not recover until far into the following summer. He was, in fact, blackballed by the Union Club

He was, in fact, blackballed by the Union Club, Just why this action was taken by the Board of Governors no one outside of the club s inner circle seems to know even at this late day. It was a bitter tact, however, and Dr. Webb had to make the best of it.

As a pulliation, perhaps, of the bitter pill the matter was kept a profound secret, and no one outside the pale of the club knew of the odium that had thus been cast upon the president of the late Mr. Vanderbilt. Who dld it and why it was done remains now, as then, a carefully guarded secret.

In some way this time worn secret has been brought to public notice within the past week. "The Union Club has blackballed Dr. Webb" was announced as "one of the most recent sensations of clubdom." As a matter of fact the affair is neither recent nor even sensational. It is, so to speak, anoient history.

"Why," said one club member, who is thoroughly conversant with the inner workings of the club, and whom I met last evening, "that old, old story is out, is it? I had almost forgotten it myself, it happened so long ago.

is out, is it? I had almost forgotten it myself, it happened so long ago.

"Of course," he went on, "no outside mention of it was made at the time. We naver do allow these matters to come before the public if we can help it. I was very much surprised, though, I can assure you, when I heard yesterday that the thing was aprung on the public as something new."

When I asked for the reasons for the Governors' action in the matter, he responded knowingly:—

"Ah, that's altogether another matter. It would hardly do to discuss it now. Bad form, don't you see."

FLAMES IN A BIG BROADWAY STORE.

The dry goods stock of Kreuder, Kline & Kreuder, Nos. 707 and 769 Broadway, was partially destroyed by fire last evening. The street was blockaded for more than an hour by the firemen, and a second alarm summoned eight engines, three trucks and a alarm summoned eight engines, three trucks and a water tower. The firm's estimate of the loss is very heavy, but the police figure it at \$12,000. It is covered by insurance. The building is a four story brick structure, owned by the S. S. White Dental Company, and built on land owned by the Sailors' Suig Harbor. The damage is about \$2,500. Kreuder, Kine & Kreuder occupied the main ficer, and stored goods in the cellar, where the fire broke out. The flames were prevented from spreading to the upper ficors, but the cellar and main floor were deluged with water, and the occupants of the upper stories will suffer some loss from smoke.

Trom smoas.

Thomas Cannon, the aged janitor, who occupies a room on the top floor, was overcome by smoke, but was rescued by the firemen. Fireman Robort Wallace was nearly suffocated by smoke, but quickly revived when taken to the street. WELL DRILLED BOYS AND GIRLS.

There is no race prejudice among the inmates of the House of Refuge. The boys and girls who are detained there gave a unique and creditable entertalument last night in the chapel, and the best portion of it was that furnished by the colored boys, who received great applause.

Twelve colored youths, with wide expanses of

shirt bosoms and big collars, like minatrels, and enormous pink, green and yellow sashes, sang popular negro melodies and swayed their bodies in true plantation style. An equal number of white boys, made up to represent gay Spaniards, gave a tambourine drill. The entire school, including the sixty girls who sat in the gallery, joined in the action song. Each of the 449 boys tossed a ball and caught it in perfect time and whistled in chorus, and each of the girls sang and kept time gracefully with ribbons of various colors. There were also tableaux, dialogues and recitations.

Henry Cabot Lodge will begin a series of remarkable historical papers in the SUNDAY RERALD.

WHO OWNS NEW YORK'S DOCKS?

THE COMMISSIONERS CANNOT TAKE POSSESSION OF THE PRIVATE PIERS.

The Fassett Investigating Committee resumed operations yesterday, occupying the Equity Term room of the Superior Court. The committee's chief inquisitor, William M. Ivins, was not pres ent, not having yet returned from his trip to Eu rope, and his partner, A. B. Boardman, appeared

The Dook Department was selected as the subject of inquiry yesterday. Mr. Boardman said it would facilitate the investigation if he briefly explained the object of the intended inquiry. The gist of it was that the Dock Department was in a bad way, not because of any crookedness-be did not expect to get at anything of that sort-but because of legal complications and uncertainty concerning just what were the powers and rights of the Dock

The Dock Department was created in 1870, and an act was passed which contemplated the acquirement by the city through the Dock Department of the entire water front, the construction of new piers, the construction of a street 250 feet wide along the North River water front from the Battery to Sixty-first street, and several other things, but all sorts of snags had interfered with the carrying out of the plan. The biggest of them concerned the question of the right of the Dock Department to take possession of the piers held by private owners.

out of the plan. The biggest of them concerned the question of the right of the Dock Department to take possession of the piers held by private owners.

James C. Carter, as special counsel, advised the Dock Department that it had the right to take these plers without paying for them; that there was no such thing, legally, as private ownership of these piers, and advised the Dock Department to seize one of these piers some night and hang on to it until the matter was flually settled in the courts. After Expert Accountant Tate had laid the regulation statistical foundations Edwin A. Post, the president of the Dock Commission, was sworn. He was examined at great length concerning the responsibility for not securing a settlement of the legal questions involved, particularly as regarded the private ownership of piers, which it was necessary to secure in order to carry out the contemplated improvements.

He placed the responsibility on the Corporation Counsel. After getting Lawyer Carter's advice the Dock Department had asked the Corporation Counsel what they should do about it. That was two years ago, and the query still remained unanswered, and the Dock Department had done nothing. The delay in settling these legal matters had lost the city a lot of money and seriously hampered the work of improvement. The projected improvements in their entirety would require an expenditure of something like \$120,000,000.

He said the Dock Department was about at the end of its tether, so far as concerned the carrying out of the plan of 181 for the improvement of the water front, and there was no prospect for any further progress unless there was some new legislation or some court decisions that would define the rights of the department with respect to piers now held by private owners, night that not be properly regarded as trespass and resisted by force of arms?" asked Mr. Boardman.

"Apparently it might be," replied Mr. Post.

"Not unless I get direct orders to that effect from the law department."

| | Mayoratty | 1.94 | CORSE |
|---|---|-------|--------------|
| | Common Council | | cents |
| | Finance Department | | cents |
| | State taxes | | 82 41 |
| | Interest city debt | | 3 40 |
| ١ | Redemption city debt | | 8 40 |
| ١ | Rents | 9 | cents |
| | Armories cents. | 3 | conts |
| | Judgments | 49 | canta |
| | Law Department | | cents |
| | Public Works | 200 | 82 06 |
| | Parks | 61 | CARTS |
| ١ | Annexed district | | gonta |
| | Charitles and Correction | III. | 81 48 |
| | Health Department | 27 | conts |
| | Police | 311 | \$3 15 |
| | Street cleaning | | 1 04 |
| | Fire Department | | 1 41 |
| | Tax Department | 7 | cents |
| ١ | Board of Education | - | 52 85 |
| | City College | 0 | cents |
| | Normal College. | 56 | cents |
| | Stationery, &c | 16 | cents |
| | M. S. Examining boards | 1 | cant |
| | Coronars | 3 | conts |
| | Commissioners of Accounts | | gentes |
| | Sheriff | | cents |
| | Register | 9 | cents |
| | Elections. | | cents |
| | Care of records | 3 | cents |
| ١ | Street and park opening | | conts |
| | Salaries city courts | 95 | cents |
| ١ | Salarios judiciary | 71 | cents |
| | Miscelianeous | 12 | conts |
| | Asylums. | 89 | centa |
| | | | Section 1999 |
| | It will thus be seen that the criminal cos | | |
| | York city is an expensive one, the police cos | sting | 11.95 |
| | | | |

York city is an expensive one, the police costing 11.00 per cent more than the education of a school census of 252,250 children, whereas 16,337 criminals appear to cost 29 cents per unit more than the engineement of the people. WALTER MUNFORD. No. 90 EGE AVENUE, JERSEY CITY, N. J.

NO NEWS OF DUNCAN.

Nothing has been heard by Manager Thomas Lexow, of the diamond firm of Lewisohn & Co., of No. 41 Maiden lane, regarding their seventeen-year old salesman, William C. Duncan, who is missing with \$30,000 worth of diamonds and pearls.

The firm is still confident of recovering the jewels.

HER ERRANT HUSBAND ARRESTED. Natale Pellete cloped from Italy a year ago with

his wife's sister, taking his daughter Isabella with him. A few days ago Mrs. Pellete arrived in

this city and found the pair living together at No. 424 East Thirteenth etreet.

She had Pellete arrested through the Society for the Prevention of Cruelty to Children on the ground that he was endangering the morals of the child.

Pellete was held by Justice Murray in the Essex Market Police Court yesterday for examination and the child was committed to the care of the society.

SENTENCED BY TWO JUDGES.

Joseph Wagner, of Williamsburg, was sentenced by Judge Cowing in Part 1 of the Court of General sessions yesterday to ten years in State prison for highway robbery. He knocked a man down and took \$85 from him in Madison street last No-

vember.

Then he was taken down to Part 2, and Judge Fitzgerald sentenced him to two years in prison for stealing a diamond pin in a Grand street car.

Wagner is only twenty-two years old. His wife was arrested as his accomplice in the street car theft, but she established her innocence.

DEATH RATHER THAN LOWER WAGES. Emil Miller, a piano maker, living with his wife

and three children at No. 512 West Fiftieth street, hanged himself to a rafter in his coal cellar on Thursday night.

His body was discovered by his wife early yesterday morning. She supposed in the dark that it was that of a tramp and called in the police.

Miller was forty-eight years old and a native of Germany. He was a hard drinker and his employers cut down his wages on Thursday. He was much depressed when he reached home.

FOR A DESTITUTE FAMILY.

The HERALD acknowledges the receipt of the following sums of money for John Gordon and family, of No. 27 Cherry street, who are destitute and suf-tering for the necessaries of life: -From E. D. and J. K., \$2 each; "Anonymous," \$1.

SEVEN POLICE CAPTAINS LOSE THEIR COMMANDS

Carpenter and Young McCullagh Transferred Because They Failed to Suppress the Thimble Rigging Game.

OUTCOME OF THE HERALD'S EXPOSURE

Two Ward Detectives Reduced to the Ranks for Neglecting to Report That Mreet Gamblers Were Robbing the Public.

The Police Commissioners gave the Police Department a genuine shaking up at their meeting yesterday afternoon.

Seven captains were transferred, as the phrase goes, "for the good of the service," and two ward detectives reduced to the ranks. The Board met yesterday at the usual hour, but

immediately went into executive session. Inspector Byrnes was summoned to appear before the Commissioners, and for over an abur he was kept busy answering questions concerning the various captains under his command.

The innocent cause of all this stir among the Commissioners was the Henaud. A few days ago it exposed a gang of reckless fakirs who were robbing people right and left by working in broad daylight the notorious thimble rigging game on Chatham The game is one of those neat arrangements that

can be carried about from place to place. The thimble rigger always proved to be one of those neat individuals who was able to collect a crowd about him, scoop in the money and then get out. The game, when exposed, was fully described in the HERALD.

There were a half a dozen of them at work in the square some time. The receipts of the backer are said to have been as high as \$500 per day. The police apparently saw nothing of this. All of the Commissioners read the HEBALD, and

it was only a matter of a very few hours when Captains Carpenter, of the Oak street, and McCullagh, of the Elizabeth street station, were called upon to explain matters.

The result of the HEBALD's exposure was to perceptibly increase the vigilance of the patrolmen in both station houses, with the gratifying result that every thimble rigger was cleared off the Bow-At the meeting yesterday the Board took up the

question of street gambling. The evidence adduced before the Bourd showed, as the Herald stated, that the gam e bad been played openly on the street in both Captain McCollagh's and Captain Carpenter's precincts. The chence did not seem grave enough to warrant any one bringing the two captains up for trial, so the Board resorted to a method of discipline now often used.

THE TRANSPERRED CAPTAINS.

Captain McCullagh was transferred from the Eighty-oighth street station to the Morrisania station, and Captain Carpenter from the Oak street to the Eighty-oighth street station. These changes made the following transfers necessary:—

Captain Alaire, from the Madison street so City Hall; Captain Eakins, from City Hall to the Grand Central Depot; Captain McElwain, from the Grand Central Depot; Captain McElwain, from the Grand Contral Depot; Captain McElwain, from the Grand Central Depot; Captain McElwain, in the Street station of the Oak street station, and Captain Brooks, from the Morrisania to the Elizabeth street station.

Detective Canavan, of the Oak street station, and question of street gambling. The evidence ad-

station to the Oak street station, and Captain Brooks, from the Morrisania to the Elizabeth street station.

Detective Canavan, of the Oak street station, and Detectives Crystal and Farrington, of the Elizabeth street station, were reduced to the ranks for failing to make a report of the gambling to their respective captains.

The removal of Captain McCullagh is a big surprise in police circles. He is one of the youngest and most active captains in the service. His raids on the various dens in his precinct have done much to make that neighborhood as near respectable as such a place could be made.

If was a notorious practical the precinct was, without exaggeration, the toughest in New York. It was called "The Bloody Sixth" and was known as the home of the "Whyos," one of the most descerate gangs ever known in New York. Captain McCullagh said he knew nothing of the gambling, as he was busy with other matters and depended upon his detectives to keep him posted. The tailure of his men to do their duty the Commissioners considered a neglect of duty on the part of the Captain, and he was punished accordingly. Lawyer John D. Townsend appeared before the Police Board and presented a petition for the reinstatement or reappointment of John L. Burke, who was dismissed from the force on April 27, 1882, Burke was attached to the Old slip station. He ploaded guilty to a charge of being of post, He had a bad record. The petition was

The Board informed Mr. Townsond that they could take no action in the matter.

John Stewart, Henry A. Krakel and William C. Whitehurst were placed on probation. John W. Boyle, a probationer, was dismissed for being off post in a liquor salcon.

Frank A. Kuhimann, of Morrisania, was advanced to the first grade. Charles Feuken was transferred from Leonard street to Old slip, Roen Hanley from East Thirty-fifth street to Church street and Edward A. Walsh from Charles street to Roat 196th street.

Hanley from East Thirty-lifth street to Church street and Edward A. Walsh from Charles street to East 126th street.

The Board of Trustees of the Police Pension Fund reported that last year \$453,302 55 had been paid to pensioners. There are 618 retired officers, 318 widows and 64 orphans on the pension list. It is estimated that \$513,000 will be required to pay the pensions this year. The fund on January 1 amounted to \$70,414 05.

Treasurer McClave said it was necessary that action should be taken by the Legislature to increase the amount of excise moneys paid into the pension fund. At present \$250,000 of the excise money is turned over to the fund. It was suggested that the law should be changed to make it \$400,000. This amount would make the fund safe.

REORGANIZING A BANK

STOCKHOLDERS OF THE THIRD NATIONAL UNANI-MOUSLY AGREE UPON A PLAN.

The Third National Bank held a meeting of its stockholders yesterday, General John B. Woodward presiding, at which, by the unanimous vote of all present, it was determined to effect a practical rerganization by making a nominal reduction of the present capital stock to \$750,000, but restoring it immediately to the old amount of \$1,000,000 by the addition of \$250,000 in new cash subscriptions.

During the last few years the bank had accumulated a number of claims which were slow of collection, and although interest continued to be paid upon the great bulk of them, the directors yesterday recommended that all these doubtful assets should at once be charged up to profit and loss and the capital reduced to \$750,000, which amount, it is said, is much less than the price at which the net assets of the bank could actually be sold for cash. The directors further recommended that the capital should be forthwith restored to its original amount of \$250,000 by providing new cash to the amount of \$250,000.

Both recommendations were unanimously adopted. the present capital stock to \$750,000, but restoring

Both recommendations were unanimously adopted.

More than four-fifths of all the capital stocs was adopted.

More than four-fifths of all the capital stock was represented at the meeting.

The new stock for \$250,000 will be offered to the existing stockholders of the bank at par in proportion to their present noldings.

It was announced yesterday that enough stockholders had already been heard from to insure the taking up of the majority of the \$250,000 of new stock. A syndicate was formed upon the spot to take up all the new stock which should not be accepted by the stockholders under their privileges, and subscriptions were received to more than the amount of all the new shares.

The complete success of the entire plan is tharefore assured, because, while the old stockholders have the privilege of coming in proportionately, if they desire to do so, as the majority of them will, all the stock which they may not wish to take is subscribed for in advance by other parties.

As the assets, which have under this arrangement been nominally charged off, still exist, and there is no doubt that much the larger part of them will be gradually collected in full, there is a good prospect that from this source the bank will soon derive a considerable cash surplus, and it is therefore expected that when the reorganization is complete the shares of the bank will sell considerably above par.

The formal approval of the Comptroller of the

above par.

The formal approval of the Comptroller of the Currency is confidently expected, as the bank examiner has already expressed himself as perfectly satisfied with the plan.

NORTH RIVER BANK DISPUTE.

firm of Kniffen & Tooker two hours before the

presumption of fraud and that a recovery could only be had by an action at law. The Judge re served his decision.

WHY LEO TOOK HER LIFE

BHE WAS IN LOVE WITH A BUSINESS MAN WHO

REPUSED TO MAKE HER HIS WIFE. Leo Harrington, the pretty little modern Cleo patra, who thought at twenty-two that death wal better than a life of luxurious case coupled with shame, was buried yesterday in Lutheran Ceme

A great crowd surged about the flat house No 125 West Twenty-eighth street yesterday morning when the hearse and single carriage drove up. Bu the stepfather kept guard at the front door and the brother in the upper hallway, and no one was ad mitted to Leo's flat save a few intimate friends of Mrs. Wiltshire and two or three of the dead girl's.

The body lay in a handsome resewood casket which was almost covered by tokens of re-membrance. It was clad in the black lace ball

membrance. It was clad in the black lace ball dross which she put on in which to kill herself. It her hand was a magnificent great calls and on her breast were two white roses. They were the gift of the man after whom the mecking bird was named—the man whom Leo loved.

"PROST GEOMERS."

Among the other flowers were a farge wreath of callas and other white flowers, a pillow with an anchor standing out from it bearing a card marked "From Georgie." It was thought to be from the actor who was the father of her little seven-year-old son who is not to be brought in from the country until his mother's affairs are all settled; a pillow with "Rest" interwover among its biossoms and two othree largs bouquets. There was no plate upon the coffin.

eoffin.

Her bracelet of diamonds and turquoise, which had wished buried with her, had been removed from her left wrist. She wore no jewelry. It was the only one of her last wishes which was not heeded.

heeded.

The black hair was neatly coiled about the shapely head; the great, magnificent eyes were only partly veiled. The face icoked very beautiful. The dead girl's grandmother, a sweet faced old lady, came on from Philacolphia to attend the funeral. The rector of her mother's church officiated and read the Episcopal burial service. His name was kept a close secret.

As he was in the midst of the service those present were startled by a loud and cheerful voice crying out:—

THE PARROT SAYS "GOODBY."

"Goodby!"

It was the unconscious farewell of Polly, Leo's

"Goodby!"
It was the unconscious farewell of Polly, Leo's pet parrot.
At the conclusion of the services the cover was removed and those present permitted to gaze through a glass panel on the face of the dead. When the cover was closed with a sharp cilck the mother cried out, "That's the last; ch, my Leo!" and was led from the room and put to bed. She was unable to go to the cometery.
From an intimate friend of Leo's I learned yes terday the true, reason of the suicide.
"She was in love with the namesake of the mocking bird and wanted him to marry her, but he would not dott. About a year ago she had an offer of marriage from a wealthy fellow, and he has tried many times to jersuade hor to be his wife. But she did not love him and would not have him. "She did love the other one passionately. He is a bushiess man—has a store, but is not wealthy, as has been represented."

The manager of the Zo-Zo company writes to the HamalD that the show is not a second class one, and that it is still making handsome profits on the road.

For a fine group of famous American dogs see the SUNDAY HERALD.

BANK OFFICERS AT LOGGERHEADS, A CUBIOUS QUESTION AS TO THE OWNERSHIP OF CLEARING HOUSE PROPERTY.

The New York Clearing House Association has got itself into a curious snarl. The building, part of which is occupied by the Clearing House Association, at the northwest corner of Pine and Nassau streets, was bought on October 13, 1874, for \$215,600. The association had in its treasury \$100,146 52 in cash, the accumulations of years in the way of flues, &c. To raise the rest of the purchase money two assessments

the rest of the purchase money two assessments were levied upon the members. One was for 22-100 and the other for 5-100, making 2-10 of one per cent on the capital stock of the banks in the clearing House.

These assessments realized \$M2,000, making, with the cash on hand, \$M2,141 52. The sum raised by the assessments has been carried as a loan by the association at seven per cent interest since July 1, 1875, which, of course, is a good investment for the banks which contributed.

The building owned by the Clearing House Association has nearly trobled in value since 1674 and is now worth over \$000,000, a fact which has led to a curious dispute as to the ownership.

A meeting of bank officers to consider the matter was held in Vall street yesterday, at which a committee was appointed, consisting or President volumer, of the Broadway Bank; Sherman, of the Seventh National; Hard, of the Chatham; Woodward, of the Hanover, and Summons, of the Fourth National. This committee was given power to act for about thirty banks which have an interest in the matter and will, as their first step, employ counsel.

Briefly stated the question at issue is this:—The

counsel.

Briefly stated the question at issue is this:—The surviving original members of the association claim that in them alone is vested the equity of the real estate, because about half the purchase money was said by them, and that the money contributed

1882. Burke was attached to the Old slip station. He plended guilty to a charge of being of post. He had a bad record. The petition was signed by a number of downtown business men. The Board informed Mr. Townsond that they could take no action in the matter.

John Stewart, Henry A. Krakel and William C. Whitehnrat were placed on probation. John W. Boyle, a probationer, was dismissed for being off post in a liquor salcon.

Frank A. Kuhimann, of Morrisania, was advanced to the first grade. Charles Feuken was transferred from Leonard street to Old slip, Roen

nature.

The Clearing House Association, like the Stock Exchange, is not incorporated. Its property is held by the trustees individually and they cannot be sued as a corporation. At the time the assessments were made the association issued to the contributors the cortificates against them, and as the tributors the certificates against them, and as the interest on these has been paid at seven per cent, they are, it is claimed, on the precise status of a loan and nothing more.

DEATH'S WORK CERTIFIED.

A DEAD MAN'S HEART OUT OUT TO ESTABLISE

THE FACT OF HIS DECEASE. BY TELEGRAPH TO THE HERALD. BALTIMORE, Md., Jan. 23, 1891.-Dr. Charles F. Heuser was found dead in his bed yesterday. He left a will containing the remarkable request that twelve hours after death his heart be cut out in the presence of witnesses and his body cremated. His wishes have been carried out. The Misses Cone, three maiden ladies from whom he leased his apartments, were the witnesses. Last evening Dr. Adolph Bochm and several other physicians and medical students, together with the three women, assembled in the room in which the eccentric doctor had died. On an operating table lay the body of the dead man. It was partially clad. Dr. Bochm bared the bosom and taking a sharp knife cut away the fiesh. The ladies shudderingly turned their faces from the sight. A few dexterous cuts and Dr. Bochm had reached the heart, Severing its attachments to the body he removed it and held it up. Those present looked at the organ and it was then replaced. Dr. Samuel Moyer sewed up the opening and the witnesses left the room.

This afternoon the body was cremated at Loudon Park. In accordance with another provision the ashes were placed in tiny vials and distributed to the Doctor's friends. Dr. Houser had a horror of being buried aliva. When Dr. Houser's wife died a few years ago he pierced the heart with a knifer file daughter is an inmate of an insane asylum. Cone, three maiden ladies from whom he leased his

SON AND FATHER DEAD.

UNEXPLAINED AND TRAGIC ENDS OF TWO GEORGIA DOCTORS. IBY TELEGRAPH TO THE HERALD.

CARTERSVILLE, Jan. 23, 1891 .- Dr. Horace Bates attempted to commit suicide to-day, and there is a mystery concerning the affair that has made a big sensation. At one o'clock to-day Dr. Bates' father sensation. At one o'clock to-day Dr. Bates' father Horace Bates, Sr., died. Four days ago the father was found with a builet hole in his head. Nobely was with him when the shooting occurred except this son, whose only version of the affair was that his father shot himself while handling the pistol. The father regained consciousness, but refused to say anything about the shooting except when shown a newspaper report saying that he had shot himself he strongly denied the report.

The circumstances of the son's suicide are as mysterious. About two o'clock this morning he went outside the house, placed a pistol at his heart and pulled the trigger. "I aimed at the heart," he said to the Dector who was there attending his father. His only explanation was that he was in trouble and wanted to die.

"OLD HUTCH" MAKES A RUMPUS. BY TRUEGRAPH TO THE HERALD !

CHICAGO, Jan. 23, 1891 .- "Old Hutch" erested Upon the assurance of President Gedney, of the quite a scene on the Board of Trade to-day when North River Bank, that the bank was solvent, the called upon for margins in a fifteen hundred dolfirm of Kniffen & Tooker two hours before the bank closed on November 12 last deposited \$633.42. Judge Lawrence yesterday was asked to order the receiver of the bank to return this money upon the ground that the facts created a presumption of fraud, and that Mr. G-dney must have known at the time that the bank was insolvent.

Counsel for the receiver urged that there was no